

**NOTICE:**

Please be advised that this corrected document is filed in connection with the redaction of certain potentially confidential personal information in a document previously filed in your bankruptcy case by the creditor identified herein. This corrected document is otherwise identical to the original document in all respects. The substance of the document has not been changed in any way.

## UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania (Harrisburg)

In re Michael Eugene Appler  
DebtorCase No. 14-02287

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CITIMORTGAGE, INC.Court claim no. (if known): 11Last four digits of any number  
you use to identify the debtor's  
account:6 2 1 0

Date of payment change:

12/01/2015Must be at least 21 days after date of  
this notice

mm/dd/yyyy

New total payment:

\$ 465.48

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 162.52New escrow payment: \$ 178.80**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Judy R Ring \_\_\_\_\_ Date 10/16/2015  
Signature mm/dd/yyyy

**Print:** Judy R Ring \_\_\_\_\_ Title Bankruptcy Specialist  
First Name Middle Name Last Name

**Company** CitiMortgage, Inc.

**Address** PO Box 6030  
Number Street  
Sioux Falls, SD 57117-6030  
City State Z P Code

**Contact phone** (866) 613-5636 **Email** CITIPCN@citi.com

**U.S. Bankruptcy Court  
Middle District of Pennsylvania (Harrisburg)**

Debtor: Michael Eugene Appler

Case No. 14-02287

**CERTIFICATE OF SERVICE**

I hereby certify that on October 16, 2015, I served a copy of this Notice and all attachments on the following by U.S. Mail, postage prepaid:

Debtor: Michael Eugene Appler

33 MAIN ST  
MCSHERRYSTOWN, PA 17344

37 Main Street  
Mc Sherrystown, PA 17344

I hereby certify that on October 16, 2015, I served a copy of this Notice and all attachments on the following by Electronic Notification:

Trustee: Charles J. DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Debtors Counsel: Gary J Imblum  
Imblum Law Offices, P.C.  
4615 Derry Street  
Harrisburg, PA 17111

/s/Judy R Ring  
Bankruptcy Specialist



## Annual Escrow Analysis

Page 1

Charles J. DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Analysis Date:

October 09, 2015

CASE#: 14-02287  
MICHAEL APPLER

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

## Mortgage Payment

New Monthly Payment Amount: \$465.48

New Payment Effective: December 01, 2015

|                        | CURRENT PAYMENT | NEW PAYMENT   |
|------------------------|-----------------|---------------|
| PRINCIPAL/INTEREST     | 286.68          | 286.68        |
| MONTHLY ESCROW PAYMENT | 162.52          | 178.80        |
| <b>TOTAL PAYMENT</b>   | <b>449.20</b>   | <b>465.48</b> |

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

## Projections for the coming Year

Please keep this statement for reference next year.

| MONTH   | PAYMENTS TO<br>ESCROW ACCT | PAYMENTS FROM<br>ESCROW ACCT | DESCRIPTION      | PROJECTED<br>BALANCE | REQUIRED<br>BALANCE |
|---|----------------------------|------------------------------|------------------|----------------------|---------------------|
| Starting Balance: (Activity Assumed through November, 2015) |                            |                              |                  | \$820.65             | \$872.41            |
| DEC 15  | 174.49                     | .00                          |                  | 995.14               | 1,046.90            |
| JAN 16  | 174.49                     | .00                          |                  | 1,169.63             | 1,221.39            |
| FEB 16  | 174.49                     | .00                          |                  | 1,344.12             | 1,395.88            |
| MAR 16  | 174.49                     | .00                          |                  | 1,518.61             | 1,570.37            |
| APR 16  | 174.49                     | 543.47                       | CITY/TOWN TAX    | 1,149.63             | 1,201.39            |
| MAY 16  | 174.49                     | .00                          |                  | 1,324.12             | 1,375.88            |
| JUN 16  | 174.49                     | .00                          |                  | 1,498.61             | 1,550.37            |
| JUL 16  | 174.49                     | .00                          |                  | 1,673.10             | 1,724.86            |
| AUG 16  | 174.49                     | 713.00                       | HAZARD INSURANCE | 1,134.59             | 1,186.35            |
| SEP 16  | .00                        | 837.37                       | SCHOOL TAX       | 297.22 (a)           | 348.98 (b)          |
| OCT 16  | 174.49                     | .00                          |                  | 471.71               | 523.47              |
| NOV 16  | 174.49                     | .00                          |                  | 646.20               | 697.96              |
| TOTALS:   | \$2,093.88                 | \$2,093.84                   |                  | 820.69               | 872.45              |

671-2280-0114F

- Mortgage Insurance, if any, is not included in the required low point calculation.

## Determining Your Escrow Shortage/Surplus

|                              |              |
|------------------------------|--------------|
| PROJECTED LOW-POINT          | 297.22 (a)   |
| REQUIRED LOW-POINT (Cushion) | 348.98 (b)   |
| <b>TOTAL ESCROW SHORTAGE</b> | <b>51.76</b> |

Under Federal Law, your shortage will be spread over a 12 month period.

If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

NOTE: If your shortage was paid in full, your new monthly payment would be:  
\$461.17 (\$465.48 - \$4.31 (MONTHLY SHORTAGE DEPOSIT))

ESCROW SHORTAGE / ADVANCE COUPON PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

MICHAEL APPLER

NT ENCLOSED \$ 

Shortage Amount:  
\$51.76

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope.

Paying the shortage in full will lower your payment however, your payment may not return to the previous amount. If your tax and/or insurance bill amounts have changed, we may now need to collect a different monthly amount for these bill(s), and this amount may be higher. If you have questions about increased bills, contact your insurance agent or tax authority directly.

Please allow 7 days from our receipt of the shortage payment to adjust your monthly payment.

CitiMortgage, Inc.  
P.O. Box 688948  
Des Moines, IA 50368 8948



Analysis Date:  
Annual Escrow Analysis

October 09, 2015

## Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

| ITEM            | ACTUAL<br>PAYMENTS | PROJECTED<br>PAYMENTS | INCREASE/<br>DECREASE |
|-----------------|--------------------|-----------------------|-----------------------|
| HAZARD NSURANCE | 713.00             | 713.00                | .00                   |
| COMBINED TAXES  | 1,380.84           | 1,315.07              | 65.77                 |

This is a statement of actual activity in your escrow account from October 1, 2014 through October 09, 2015. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$449.20 of which \$286.68 was for principal and interest and \$162.52 was credited to your escrow account.

| MONTH             | ACTUAL<br>PAYMENTS<br>TO ESCROW<br>ACCOUNT | PROJECTED<br>PAYMENTS<br>TO ESCROW<br>ACCOUNT | ACTUAL<br>PAYMENTS<br>FROM<br>ESCROW<br>ACCOUNT | PROJECTED<br>PAYMENTS<br>FROM<br>ESCROW<br>ACCOUNT | DESCRIPTION      | ACTUAL<br>ESCROW<br>RUNNING<br>BALANCE | PROJECTED<br>ESCROW<br>RUNNING<br>BALANCE |
|-------------------|--|---|---|--|------------------|--|---|
| Starting Balance: |  |   |   |  |                  | \$6,151.49-                            | \$571.53                                  |
| OCT 14            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,151.49-                              | 740.54                                    |
| NOV 14            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,151.49-                              | 909.55                                    |
| DEC 14            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,151.49-                              | 1,078.56                                  |
| JAN 15            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,151.49-                              | 1,247.57                                  |
| FEB 15            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,151.49-                              | 1,416.58                                  |
| MAR 15            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,151.49-                              | 1,585.59                                  |
| APR 15            | .00  | 169.01 *                                      | 543.47  | 543.47   | CITY/TOWN TAX    | 6,694.96-                              | 1,211.13                                  |
| MAY 15            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,694.96-                              | 1,380.14                                  |
| JUN 15            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,694.96-                              | 1,549.15                                  |
| JUL 15            | .00  | 169.01 *                                      | .00   | .00  |                  | 6,694.96-                              | 1,718.16                                  |
| AUG 15            | .00  | 169.01 *                                      | 713.00  | 713.00   | HAZARD INSURANCE | 7,407.96-                              | 1,174.17                                  |
| AUG 15            | .00  | .00   | 837.37  | 771.60 *   | SCHOOL TAX       | 8,245.33-                              | 402.57                                    |
| SEP 15            | .00  | 171.82 *                                      | .00   | .00  |                  | 8,245.33-                              | 506.91                                    |
| OCT 15            | .00  | 171.82 *                                      | .00   | .00  |                  | 8,245.33-                              | 678.73                                    |
| Totals:           | \$ .00                                     | \$2,202.75                                    | \$2,093.84                                      | \$2,028.07   |                  |  |   |

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$343.62 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$343.64.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.